

AFFIDAVIT OF SALE AND CERTIFICATION OF DEBT

CREDITOR: Bank of America, N.A.
ACCOUNTHOLDER: Joan Topalian
ACCOUNT NUMBER(S): MasterCard credit card account ending in 5699 (formerly 8434 and 6949);
Visa credit card account ending in 0041 (formerly 1130 and 6048)

I, the undersigned, Tom R. Jordan, being duly sworn according to law, depose and state that:

1. I am employed by Bank of America, N.A. ("BANA") as a bank Officer and am duly authorized to make this Affidavit.
2. I am familiar with the manner and method by which BANA maintains its normal business books and records, including computer records. These books and records are made in the course of regularly conducted business activity: (1) at or near the time the events they purport to describe occurred, by a person with knowledge of the acts and events; or (2) by a computer or other similar digital means, which contemporaneously records an event as it occurs. The contents of this Affidavit are believed to be true and correct based upon my personal knowledge of the record keeping systems under which BANA maintains its business books and records.
3. BANA is a wholly-owned subsidiary of Bank of America Corporation and the successor-in-interest to FIA Card Services, N.A., formerly known as MBNA America Bank, N.A. ("FIA"). FIA was merged into and under the charter and title of BANA effective October 1, 2014.
4. The books and records of BANA show that Joan Topalian (the "Accountholder") opened accounts with BANA, or a predecessor-in-interest, for the purpose of obtaining an extension of credit (the "Accounts") and did thereafter use or authorize the use of the Accounts for the acquisition of goods, services, or cash advances in accordance with the customer agreement(s) ("Agreement") governing use of the Accounts. Further, the Accountholder breached the Agreement by failing to make periodic payments as required.
5. It is the standard practice of BANA to change the account number for its accounts at the time of charge-off. This change occurred with respect to each of the Accounts.
6. The Accountholder's MasterCard credit account currently ending in 5699 (formerly ending in 8434 and 6949) (the "MasterCard Account") was charged-off on July 1, 1998. Attached as **Exhibit A** is an account note that reflects the charge-off information. Due to the time of the charge-off, BANA no longer has account statements for the MasterCard Account.
7. With respect to the MasterCard Account, BANA was first notified of Plaintiff's 1997 bankruptcy filing (the "Bankruptcy Filing") on December 8, 1997. Upon notification of the Bankruptcy Filing, BANA updated its records to reflect that the MasterCard Account was closed due to bankruptcy. Attached as **Exhibit B** are account notes that reflect when

BANA was first notified of the Bankruptcy Filing and the MasterCard Account's closure due to the Bankruptcy Filing.

8. The Accountholder's Visa credit card account currently ending 0041 (formerly ending in 1130 and 6048) (the "Visa Account") was charged off on June 29, 2013. The last payment in relation to the Visa Account was made on April 23, 2013 in the amount of \$40.00. The Visa Account was not included in the Bankruptcy Filing. Moreover, Visa Account received the appropriate interest charge adjustments in the amount of \$144.86 in 2010 and \$444.04 in 2011. There are no adjustments due with respect to the past history or reporting on the Visa Account. Attached as **Exhibit C** are account notes and statements that reflect the Visa Account's opening, last payment received, and charge-off information.
9. Further, on July 24, 2013 (the "Sale Date"), the Visa Account and underlying credit card agreement were sold, transferred, and set-over to Portfolio Recovery Associates, with full authority to do and perform all acts necessary for the collection, settlement, adjustment, compromise, or satisfaction of the Visa Account. As of the Sale Date, the sum of \$2,764.20 was due and payable on the Visa Account. Attached as **Exhibit D** is an account note that reflects the Visa Account's sale to Portfolio Recovery Associates.
10. As a result of the sale of the Visa Account, Portfolio Recovery Associates and/or its authorized agent, has complete authority to settle, adjust, compromise, and satisfy any sum owed on the Visa Account, and BANA has no further interest in the Visa Account for any purpose.
11. At this time, BANA is not reporting the Accounts to the credit reporting agencies. Attached as **Exhibit E** are account notes that reflect that BANA is not reporting the Accounts.
12. All retained and recoverable documentation evidencing communications between BANA and Plaintiff or relating to communications by Plaintiff, regarding the Accounts between January 1, 2006 and December 22, 2016 is attached as **Exhibit F**.
13. All documentation that Tom R. Jordan relied upon in preparation of this affidavit as well as the affidavit filed as an exhibit to BANA's Response to the Motion to Compel (Doc. #76-3) (the "Affidavit") are included in **Exhibits A** through **F**.
14. The documents that Kim Scarpitti or other representatives of BANA reviewed and relied upon in preparing the November 12, 2015 letter filed as an exhibit to the Affidavit are included in **Exhibits A** through **F**. Similarly, the documents that Edward McGuire or other representatives of BANA reviewed and relied upon by in preparing the October 30, 2015 letter filed as an exhibit to the Affidavit are included in **Exhibits A** through **F**.
15. I declare under the penalty of perjury that the foregoing is true and correct, and if called as a witness, I would competently testify, under oath, thereto.

Date Executed: 3/6/18

BANK OF AMERICA, N.A.

BY: 

Name: TOM R JORDAN

Title: AVP

CLIENT 9330 PROV 100000

04/06/18 14:10:35 Desc
C:\Program Files\PG BK CO CR RV RD

F1=HELP F3=EXIT F4=CUST F5=EVTS F6=WORK F7=PBWD F8=PFWD PA1=KEYS F __

IAED KEY [REDACTED] 5699

Case 1:16-ap-01030-Doc 85-1 Filed 04/06/18 Entered 04/06/18 14:10:35 Desc Attachment to Statement of Undisputed Facts Page 5 of 19

JOAN A TOPALIAN

DATE 012818 TO 010100 TRACK EVENT TRAN ID OPERATOR

DATE TIME TYPE OPER TRACKG TRAN

090115 10:47 A 374 [REDACTED] 9330 MCLI

BANKRUPTCY DETAIL FROM

CASE #

COURT

FILE DATE 00/00/00 CHAPTER 99

JOINT/SINGLE

DIS

CITY STATE

TRUSTEE

MOC DATE 00/00/0000

PRO-SE FLAG

AKA NAME

090115 10:47 A 792 [REDACTED] 9330 MCLI

BANKRUPTCY STAGE CHAPTER 07 FROM

JOAN A TOPALIAN TO C-DISCHARGED

090115 10:47 A 368 [REDACTED] 9330 MCLI

BANKRUPTCY STATUS FROM 99

BANKRUPTCY DETAIL TO

CASE # 9714900

COURT

FILE DATE 11/24/97 CHAPTER 07

JOINT/SINGLE

DIS

CITY STATE

TRUSTEE

MOC DATE 00/00/0000

PRO-SE FLAG

AKA NAME

JOAN A TOPALIAN

F1=HELP F3=EXIT F4=ACCT F5=SUMMARY F6=WORK F7=PBWD F8=PFWD F9=ADDR IND F ____

BK Y JG DC N JOAN A TOPALIAN SS 3395
BK N JG DC N SS
BANKRUPTCY DETAIL CASE # 9714900 CRT
FILE DTE 11/24/97 CHAPTER 07 JOINT/SINGLE DIS
CITY ST TRUSTEE
STAGE BK CHAPTER 07 STAGE: C DISCHARGED HRNG DTE 00/00/0000
CB AS CB PD 0.00 CB DT
JDG DTE CASE # CRT
JDG AMT .00 CITY CTY ST

DECEASED DETAIL CASE # CRT
CLAIM DECEASED FIRST NOT CTF
INSUR CITY CTY ST
NOTES:

ACCT REL 8434 ASSETS SCORE 00051 689 STAT RVY CO99 CR07
BALANCE 3,691.83 LPUR .00 11/17/06 TYPE VP58 P
PRIN BAL 2,752.39 LCAS .00 OP DTE 05/23/94
LIMIT 0 LFEE .00 CO DTE 07/01/98

F1=HELP F2=BLK F3=EXIT F4=XFR F5=EVT F6=WORK F7=PBWD F8=PFWD PA1=KEYS F __

1997/12/08 01:16:00-01030 RECLQH5-CARDHOLDER/STATEIS CHANGE TO *R4:10.352/06/97c BOTH
Case 1:16-ap-01030-RECLQH5-CARDHOLDER/STATEIS CHANGE TO *R4:10.352/06/97c BOTH

1997/12/08 02:40:00 Attachment BANA Statement of disputed Facts V Page 7 of 19
1997/12/08 02:40:00 Attachment BANA Statement of disputed Facts V Page 7 of 19

1997/12/08 06:35:30 RECLXH PET REC BKO CH 7 IND 9714900 11/24/97 DOF BANA 000004
1997/12/08 06:35:30 RECLXH PET REC BKO CH 7 IND 9714900 11/24/97 DOF BANA 000004

| CODE | DESCRIPTION | VALUE | CODE | DESCRIPTION | VALUE |
|------|-----------------|-------------|------|-----------------|-----------|
| 60 | CODE NOT USED | | 65 | CODE NOT USED | |
| 61 | CODE NOT USED | | 66 | CODE NOT USED | |
| 62 | CODE NOT USED | | 67 | CODE NOT USED | |
| 63 | CODE NOT USED | | 68 | CODE NOT USED | |
| 64 | CODE NOT USED | | 69 | CODE NOT USED | |
| 80 | RMF EFFCTIVE DT | 00010101 | 84 | CODE NOT USED | |
| 81 | EXT CNV DATE | 19960601 | 85 | CODE NOT USED | |
| 82 | SPP SOLICIT CD | 00002+IP | 86 | CODE NOT USED | |
| 83 | CPD SOLICIT CD | | 87 | CODE NOT USED | |
| 90 | COLLATERAL AMT | 000000000 | 95 | DDA CODE | 000000000 |
| 91 | CODE NOT USED | 000000000 | 96 | CODE NOT USED | |
| 92 | GROUP SEGMENT | 000000001 | 97 | BK TCL/CCL H&D | 019971208 |
| 93 | CODE NOT USED | 000000000 | 98 | OPT OUT CCL H&D | |
| 94 | APP REF NUMBER | 00104814364 | | | |

WAGN KEY [REDACTED] 0041

Case 1:16-ap-01030-03 ACCOUNT GENERAL Filed 04/06/18 Entered 04/06/18 14:10:35 Desc

JOAN A TOPALIAN Attachment to Statement of Undisputed Facts Page 9 of 19

US CONSUMER

ACCT TYPE VP58 P RET

60 COURTLAND DR BAL .00 MIN .00

AVL 7,000.00 PRE .00

NARRAGANSETT RI 02882-121760 AUT .00 DUE 022318

USA EM AU 00 LMT 7,000.00 I/D 000 000 102817

V DEITOCH V DIS .00 000

S 038263395 S PDU .00 000-000 00023

H B OVL .00 000-000% 00000

STMT 01 030 CYCLE 26 26 LSTM 072713 PBAL .00 STM DU .00

CARD 01 000 N 000 000 0110 LCRD 070804 LPMT 40.00 042313 FIN CHGS

CORR 01 000 LADR 090406 LPIN 122214 LPUR .00 030310 Y .00

ECOR LADI 000000 LCHK 000000 LCAS .00 000000 P .00

LCRE .00 000000 L .00

BILL 162 OPEN 070804 CHK N PAY N LDIS .00 000000 FEE OVR N

STMT 108 BRAN ZACD00 OVD N INS N ENH N

SWFC 000 OTHER [REDACTED] 6048 DGRP BAC99902 D CC MFC 1.50 FCOPT 1

TRANS 00 TRAN F [REDACTED] 1130 ALT

AC RC NWD MMDDYY 00:00A PND CORR ID QUEUE WF

B0128000000000 - ACCOUNT LEVEL TERM BAL OVERRIDES IN EFFECT

F1=HELP F2=ICAU F3=EXIT F4=CUST F5=EVTS F6=WORK F7=PBWD F8=PFWD PA1=KEYS F ____

| | | | | |
|---------------|----------|----------|----------|--------|
| C/O GROSS BAL | 2,764.20 | BALANCE | .00 | |
| C/O PRIN BAL | .00 | C/O BAL | 2,764.20 | |
| | | C/O DATE | 06/29/13 | CYC 26 |
| | | SEC C/O | 00/00/00 | |
| | | CREDITS | | 0 |
| | | | | .00 |
| | | DEBITS | | 0 |
| | | | | .00 |
| | | PAYMENTS | | 0 |
| | | | | .00 |

SYS GEN CREDITS .00 ACC F/C .00
TOTAL .00

IAED KEY 0041
Case 1:16-ap-01030-DOUBBLE ACCOUNT PETITION Entered 04/06/18 14:10:35 Desc
JOAN A TOPALIAN Attachment to Statement of Undisputed Facts Page 11 of 19 MNT 09/19/2017
DATE 020418 TO 010100 TRACK EVENT TRAN ID OPERATOR
DATE TIME TYPE OPER TRACKG TRAN
081913 05:56 A 900 STAT-O CONV
CUSTOMER SERVICE MEMOS
happy with than answer. she was upset and said that she
will be calling corporate now to speak with them and
hung up case # 411933
072513 09:39 P 900 *RE920 CONV
CUSTOMER SERVICE MEMOS
SOLD TO PORTFOLIO RECOV ASSO-REFER TO 8007721413
***SOLD 07/24/2013 - BALANCE AT SALE WAS \$ 2764.2
072513 09:39 P 993 OVRD CONV
CBLSP3DPD LATE FEE SCHD 1 07/25/2013 BU/BR 010/051
CBLSP3DPD OCL FEE SCHD 1 07/25/2013 BU/BR 010/051
072513 05:56 A 900 STAT-O CONV
CUSTOMER SERVICE MEMOS
SOLD TO PORTFOLIO RECOV ASSO-REFER TO 8007721413
***SOLD 07/24/2013 - BALANCE AT SALE WAS \$ 2764.2

F1=HELP F3=EXIT F4=ACCT F5=SUMMARY F6=WORK F7=PBWD F8=PFWD F9=ADDR IND F ____

KEY 5699

CLIENT 9330 PROV 100000

Case 1:16-ap-01030-Doc-85-1 Filed 04/06/18 Entered 04/06/18 14:10:35 Desc

Attachment to Statement of Undisputed Facts

Page 12 of 19 BK CO CR RV RD

JOAN A TOPALIAN

REPORT CB N SUPPRESSION IND 2
CB OVR CODE E17 CB OVR DESC PREVIOUS CHARGE OFF

PAGE 002

B0103800000000 - OPER DOES NOT HAVE SECURITY TO MAINTAIN HIGHLIGHTED FIELDS
F1=HELP F2=CBOV F3=EXIT F4=CUST F5=EVTS F6=WORK F7=PBWD F8=PFWD PA1=KEYS F ____

REPORT CB N SUPPRESSION IND 2
CB OVR CODE E04 CB OVR DESC FINAL STATUS-SOLD ACCT

B0103800000000 - OPER DOES NOT HAVE SECURITY TO MAINTAIN HIGHLIGHTED FIELDS
F1=HELP F2=CBOV F3=EXIT F4=CUST F5=EVTS F6=WORK F7=PBWD F8=PFWD PA1=KEYS F ____



Prepared for: JOAN A TOPALIAN

November 2006 Statement

Credit Line: \$0.00

Cash or Credit Available:

5699

Account Information

Summary of Transactions

| | |
|---------------------------------|------------|
| Previous Balance | \$3,531.02 |
| Payments and Credits | - \$0.00 |
| Cash Advances | + \$160.81 |
| Purchases and Adjustments | + \$0.00 |
| Periodic Rate Finance Charges | + \$0.00 |
| Transaction Fee Finance Charges | + \$0.00 |

New Balance Total \$3,691.83

Billing Cycle and Payment Information

| | |
|----------------------------------|----------------|
| Days in Billing Cycle | 30 |
| Closing Date | 11/27/06 |
| Payment Due Date | 12/26/06 |
| Current Payment Due | \$15.00 |
| Past Due Amount | + \$0.00 |
| Total Minimum Payment Due | \$15.00 |

Customer Service

For Information on Your Account Visit:
www.bankofamerica.com

Mail Payments to:

BANK OF AMERICA
P.O. BOX 15726
WILMINGTON, DE 19886-5726

Mail Billing Inquiries to:

BANK OF AMERICA
P.O. BOX 15026
WILMINGTON, DE 19850-5026

Call toll-free 1-800-626-2556
TDD hearing-impaired 1-800-346-3178

Transactions

| Purchases and Adjustments | Posting Date | Transaction Date | Reference Number | Account Number | Category | Amount |
|---------------------------|--------------|------------------|------------------|----------------|----------|--------|
| TRANSFER PAYMENT | 11/17 | 11/17 | 5877 | | A | 160.81 |

Finance Charge Schedule

| Category | Periodic Rate | Corresponding Annual Percentage Rate | Balance Subject to Finance Charge |
|------------------------------|---------------|--------------------------------------|-----------------------------------|
| Cash Advances | | | |
| A. Balance Transfers, Checks | 0.000000% DLY | 0.00% | \$0.00 |
| B. ATM, Bank | 0.000000% DLY | 0.00% | \$0.00 |
| C. Purchases | 0.000000% DLY | 0.00% | \$0.00 |

Annual Percentage Rate for this Billing Period:

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges.)

See Corresponding
Annual Percentage
Rate Above

Important Information About Your Account

YOUR BALANCE EXCEEDS APPROVED CREDIT LIMITS

23

5699

BANK OF AMERICA
P.O. BOX 15726
WILMINGTON, DE 19886-5726



JOAN A TOPALIAN
1592 DOUGLAS AVE
N PROVIDENCE RI 02904-3886

☐ Check here for a change of mailing address or phone number(s).
Please provide all corrections on the reverse side.

Payment Information

ACCOUNT NUMBER: 5699

NEW BALANCE TOTAL: \$3,691.83

PAYMENT DUE DATE: 12/26/06

TOTAL MINIMUM
PAYMENT DUE
\$15.00

Enter Payment Amount Enclosed:

\$

Mail this payment coupon along with a
check or money order payable to: BANK OF AMERICA





Prepared for: JOAN A TOPALIAN

November 2006 Statement

Credit Line: \$0.00

Cash or Credit Available:

5699

Account Information

Summary of Transactions

| | |
|---------------------------------|------------|
| Previous Balance | \$3,531.02 |
| Payments and Credits | - \$0.00 |
| Cash Advances | + \$160.81 |
| Purchases and Adjustments | + \$0.00 |
| Periodic Rate Finance Charges | + \$0.00 |
| Transaction Fee Finance Charges | + \$0.00 |

New Balance Total \$3,691.83

Billing Cycle and Payment Information

| | |
|----------------------------------|----------------|
| Days in Billing Cycle | 30 |
| Closing Date | 11/27/06 |
| Payment Due Date | 12/26/06 |
| Current Payment Due | \$15.00 |
| Past Due Amount | + \$0.00 |
| Total Minimum Payment Due | \$15.00 |

Customer Service

For Information on Your Account Visit:
www.bankofamerica.com

Mail Payments to:

BANK OF AMERICA
P.O. BOX 15726
WILMINGTON, DE 19886-5726

Mail Billing Inquiries to:

BANK OF AMERICA
P.O. BOX 15026
WILMINGTON, DE 19850-5026

Call toll-free 1-800-626-2556
TDD hearing-impaired 1-800-346-3178

Transactions

| Purchases and Adjustments | Posting Date | Transaction Date | Reference Number | Account Number | Category | Amount |
|---------------------------|--------------|------------------|------------------|----------------|----------|--------|
| TRANSFER PAYMENT | 11/17 | 11/17 | 5877 | | A | 160.81 |

Finance Charge Schedule

| Category | Periodic Rate | Corresponding Annual Percentage Rate | Balance Subject to Finance Charge |
|------------------------------|---------------|--------------------------------------|-----------------------------------|
| Cash Advances | | | |
| A. Balance Transfers, Checks | 0.000000% DLY | 0.00% | \$0.00 |
| B. ATM, Bank | 0.000000% DLY | 0.00% | \$0.00 |
| C. Purchases | 0.000000% DLY | 0.00% | \$0.00 |

Annual Percentage Rate for this Billing Period:

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges.)

See Corresponding
Annual Percentage
Rate Above

Important Information About Your Account

YOUR BALANCE EXCEEDS APPROVED CREDIT LIMITS

23

5699

BANK OF AMERICA
P.O. BOX 15726
WILMINGTON, DE 19886-5726



JOAN A TOPALIAN
1592 DOUGLAS AVE
N PROVIDENCE RI 02904-3886

☐ Check here for a change of mailing address or phone number(s).
Please provide all corrections on the reverse side.

Payment Information

ACCOUNT NUMBER: 5699

NEW BALANCE TOTAL: \$3,691.83

PAYMENT DUE DATE: 12/26/06

TOTAL MINIMUM
PAYMENT DUE
\$15.00

Enter Payment Amount Enclosed:

\$

Mail this payment coupon along with a
check or money order payable to: BANK OF AMERICA





Prepared for: JOAN A TOPALIAN

6048

November 2006 Statement

Credit Line: \$7,000.00

Cash or Credit Available: \$0.00

Account Information

Summary of Transactions

| | |
|---------------------------------|------------|
| Previous Balance | \$7,298.94 |
| Payments and Credits | - \$426.44 |
| Cash Advances | + \$0.00 |
| Purchases and Adjustments | + \$0.00 |
| Periodic Rate Finance Charges | + \$190.26 |
| Transaction Fee Finance Charges | + \$0.00 |

New Balance Total \$7,062.76

Billing Cycle and Payment Information

| | |
|----------------------------------|-----------------|
| Days in Billing Cycle | 30 |
| Closing Date | 11/27/06 |
| Payment Due Date | 12/22/06 |
| Current Payment Due | \$258.00 |
| Past Due Amount | + \$0.00 |
| Total Minimum Payment Due | \$258.00 |

Customer Service

For Information on Your Account Visit:
www.bankofamerica.com

Mail Payments to:

BANK OF AMERICA
P.O. BOX 15726
WILMINGTON, DE 19886-5726

Mail Billing Inquiries to:

BANK OF AMERICA
P.O. BOX 15026
WILMINGTON, DE 19850-5026

Call toll-free 1-800-789-6685

TDD hearing-impaired 1-800-346-3178

Transactions

| Payments and Credits | Posting Date | Transaction Date | Reference Number | Account Number | Category | Amount |
|----------------------------|--------------|------------------|------------------|----------------|----------|-----------|
| OVERLIMIT FEE ADJUSTMENT | 10/31 | 10/31 | 6252 | | | 39.00 CR |
| DISPUTE FINANCE CHARGE ADJ | 11/17 | 10/28 | 5880 | | | 1.43 CR |
| DISPUTE FINANCE CHARGE ADJ | 11/17 | 10/28 | 5881 | | | 2.97 CR |
| TRANSFER PAYMENT | 11/17 | 11/17 | 5878 | | | 160.81 CR |
| LATE CHARGE ADJUSTMENT | 11/17 | 11/17 | 5879 | | | 39.00 CR |
| DISPUTE FINANCE CHARGE ADJ | 11/22 | 10/28 | 6762 | | | 72.47 CR |
| RI BANKING CENTER PAYMENT | 11/22 | | | | | 110.76 CR |

YOUR ACCOUNT IS OVERLIMIT.
TO AVOID AN OVERLIMIT FEE
ON YOUR NEXT STATEMENT, WE
MUST RECEIVE A CONFORMING
PAYMENT, THAT BRINGS AND
KEEPS YOUR ACCOUNT BALANCE
BELOW THE CREDIT LINE,
WITHIN 20 DAYS OF THE ABOVE
STATEMENT CLOSING DATE,
AND NOT GO OVERLIMIT AGAIN.

Finance Charge Schedule

| Category | Periodic Rate | Corresponding Annual Percentage Rate | Balance Subject to Finance Charge |
|------------------------------|-----------------|--------------------------------------|-----------------------------------|
| Cash Advances | | | |
| A. Balance Transfers, Checks | 0.088328% DLY * | 32.24% | \$0.00 |
| B. ATM, Bank | 0.088328% DLY * | 32.24% | \$3,575.57 |
| C. Purchases | 0.088328% DLY * | 32.24% | \$3,604.48 |

Annual Percentage Rate for this Billing Period:

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges.)

32.24%

* Periodic Rate May Vary

Important Information About Your Account

23

1130

BANK OF AMERICA
P.O. BOX 15726
WILMINGTON, DE 19886-5726



JOAN A TOPALIAN
60 COURTLAND DR
NARRAGANSETT RI 02882-1217-603

☐ Check here for a change of mailing address or phone number(s).
Please provide all corrections on the reverse side.

Payment Information

ACCOUNT NUMBER: 6048

NEW BALANCE TOTAL: \$7,062.76

PAYMENT DUE DATE: 12/22/06

TOTAL MINIMUM
PAYMENT DUE
\$258.00

Enter Payment Amount Enclosed:

\$

Mail this payment coupon along with a
check or money order payable to: BANK OF AMERICA



Bank of America

JOAN A TOPALIAN

Account Number: [REDACTED] 1130

June 27 - July 28, 2010

Account Information:
www.bankofamerica.comMail billing inquiries to:
BANK OF AMERICA
P.O. BOX 15026
WILMINGTON, DE
19850-5026Mail payments to:
BANK OF AMERICA
P.O. BOX 15019
WILMINGTON, DE
19886-5019Customer Service:
1.800.789.8701
(1.800.346.3178 TTY)**Payment Information**

New Balance Total\$6,252.82
 Current Payment Due\$140.00
 Past Due Amount\$140.00

Total Minimum Payment Due.....\$280.00
 Payment Due Date8/24/10

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

| | | |
|--|--|--|
| If you make no additional charges using this card and each month you pay | You will payoff the balance shown on this statement in about | And you will end up paying an estimated total of |
| Only the minimum payment | 4 years | \$7,091.56 |

If you would like information about credit counseling services, call 1-866-300-5238.

Account Summary

Previous Balance\$6,502.82
 Payments and Other Credits-284.86
 Purchases and Adjustments0.00
Fees Charged.....0.00
Interest Charged.....34.86

New Balance Total\$6,252.82

Credit Line\$7,200.00
 Statement Closing Date7/28/10
 Days in Billing Cycle32

Transactions

| Transaction Date | Posting Date | Description | Reference Number | Account Number | Amount | Total |
|------------------|--------------|---------------------------------------|------------------|----------------|---------|------------------|
| 06/30 | 06/30 | Payments and Other Credits | | | | |
| | 07/23 | INTEREST CHARGE ADJUSTMENT | 3283 | | -144.86 | |
| | | RI BANKING CENTER PAYMENT | | | -140.00 | |
| | | | | | | -\$284.86 |
| | | Interest Charged | | | | |
| 07/28 | 07/28 | Interest Charged on Balance Transfers | | | 0.00 | |
| 07/28 | 07/28 | Interest Charged on Cash Advances | | | 34.86 | |
| | | continued on next page... | | | | |

23 0062528200028000000014000000 [REDACTED] 1130

BANK OF AMERICA
P.O. BOX 15019
WILMINGTON, DE 19886-5019

Account Number: [REDACTED] 1130

New Balance Total.....\$6,252.82
 Minimum Payment Due280.00
 Payment Due Date08/24/10

JOAN A TOPALIAN
60 COURTLAND DR
NARRAGANSETT RI 02882-1217

Enter payment amount \$

☐ Check here for a change of mailing address or phone numbers.
 Please provide all corrections on the reverse side.
 Mail this coupon along with your check payable to: BANK OF AMERICA

⑆ 5240 22250⑆ [REDACTED] 1130⑈



JOAN A TOPALIAN
Account Number: [REDACTED] 1130
January 29 - February 25, 2011

Account Information:
www.bankofamerica.com

Mail billing inquiries to:
Bank of America
P.O. Box 15026
Wilmington, DE 19850-5026

Mail payments to:
Bank of America
P.O. Box 15019
Wilmington, DE 19886-5019

Customer Service:
1.800.789.6701

(1.800.346.3178 TTY)

Payment Information

New Balance Total\$5,041.01
Current Payment Due\$140.00

Total Minimum Payment Due\$140.00
Payment Due Date3/24/11

Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

| | | |
|--|--|--|
| If you make no additional charges using this card and each month you pay | You will payoff the balance shown on this statement in about | And you will end up paying an estimated total of |
| Only the Total Minimum Payment | 3 years | \$5,595.46 |

If you would like information about credit counseling services, call 1-866-300-5238.

Account Summary

Previous Balance\$5,600.05
Payments and Other Credits-584.04
Purchases and Adjustments0.00
Fees Charged0.00
Interest Charged25.00

New Balance Total\$5,041.01

Credit Line\$7,200.00
Statement Closing Date2/25/11
Days in Billing Cycle28

Transactions

| Transaction Date | Posting Date | Description | Reference Number | Account Number | Amount | Total |
|-----------------------------------|--------------|---------------------------------------|------------------|----------------|---------|----------------|
| Payments and Other Credits | | | | | | |
| 02/04 | 02/04 | INTEREST CHARGE ERROR CORRECTION | 1537 | | -441.49 | |
| 02/04 | 02/04 | INTEREST CHARGE ERROR CORRECTION | 1538 | | -2.55 | |
| | 02/16 | RI BANKING CENTER PAYMENT | | | -140.00 | |
| | | | | | | -584.04 |
| Interest Charged | | | | | | |
| 02/25 | 02/25 | Interest Charged on Balance Transfers | | | 0.00 | |
| 02/25 | 02/25 | Interest Charged on Cash Advances | | | 25.00 | |
| | | continued on next page... | | | | |

23 005041010001400000014000000 [REDACTED] 1130

BANK OF AMERICA
P.O. BOX 15019
WILMINGTON, DE 19886-5019

Account Number: [REDACTED] 1130

New Balance Total\$5,041.01
Total Minimum Payment Due140.00
Payment Due Date03/24/11

JOAN A TOPALIAN
60 COURTLAND DR
NARRAGANSETT RI 02882-1217

Enter payment amount \$

☐ Check here for a change of mailing address or phone numbers.
Please provide all corrections on the reverse side.
Mail this coupon along with your check payable to: Bank of America

⑆524022250⑆ [REDACTED] 1130⑈



Prepared for: JOAN A TOPALIAN

6048

November 2006 Statement

Credit Line: \$7,000.00

Cash or Credit Available: \$0.00

Account Information

Summary of Transactions

| | |
|---------------------------------|------------|
| Previous Balance | \$7,298.94 |
| Payments and Credits | - \$426.44 |
| Cash Advances | + \$0.00 |
| Purchases and Adjustments | + \$0.00 |
| Periodic Rate Finance Charges | + \$190.26 |
| Transaction Fee Finance Charges | + \$0.00 |

New Balance Total \$7,062.76

Billing Cycle and Payment Information

| | |
|----------------------------------|-----------------|
| Days in Billing Cycle | 30 |
| Closing Date | 11/27/06 |
| Payment Due Date | 12/22/06 |
| Current Payment Due | \$258.00 |
| Past Due Amount | + \$0.00 |
| Total Minimum Payment Due | \$258.00 |

Customer Service

For Information on Your Account Visit:
www.bankofamerica.com

Mail Payments to:

BANK OF AMERICA
P.O. BOX 15726
WILMINGTON, DE 19886-5726

Mail Billing Inquiries to:

BANK OF AMERICA
P.O. BOX 15026
WILMINGTON, DE 19850-5026

Call toll-free 1-800-789-6685
TDD hearing-impaired 1-800-346-3178

Transactions

| Payments and Credits | Posting Date | Transaction Date | Reference Number | Account Number | Category | Amount |
|----------------------------|--------------|------------------|------------------|----------------|----------|-----------|
| OVERLIMIT FEE ADJUSTMENT | 10/31 | 10/31 | 6252 | | | 39.00 CR |
| DISPUTE FINANCE CHARGE ADJ | 11/17 | 10/28 | 5880 | | | 1.43 CR |
| DISPUTE FINANCE CHARGE ADJ | 11/17 | 10/28 | 5881 | | | 2.97 CR |
| TRANSFER PAYMENT | 11/17 | 11/17 | 5878 | | | 160.81 CR |
| LATE CHARGE ADJUSTMENT | 11/17 | 11/17 | 5879 | | | 39.00 CR |
| DISPUTE FINANCE CHARGE ADJ | 11/22 | 10/28 | 6762 | | | 72.47 CR |
| RI BANKING CENTER PAYMENT | 11/22 | | | | | 110.76 CR |

YOUR ACCOUNT IS OVERLIMIT.
TO AVOID AN OVERLIMIT FEE
ON YOUR NEXT STATEMENT, WE
MUST RECEIVE A CONFORMING
PAYMENT, THAT BRINGS AND
KEEPS YOUR ACCOUNT BALANCE
BELOW THE CREDIT LINE,
WITHIN 20 DAYS OF THE ABOVE
STATEMENT CLOSING DATE,
AND NOT GO OVERLIMIT AGAIN.

Finance Charge Schedule

| Category | Periodic Rate | Corresponding Annual Percentage Rate | Balance Subject to Finance Charge |
|------------------------------|-----------------|--------------------------------------|-----------------------------------|
| Cash Advances | | | |
| A. Balance Transfers, Checks | 0.088328% DLY * | 32.24% | \$0.00 |
| B. ATM, Bank | 0.088328% DLY * | 32.24% | \$3,575.57 |
| C. Purchases | 0.088328% DLY * | 32.24% | \$3,604.48 |

Annual Percentage Rate for this Billing Period:

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges.)

32.24%

* Periodic Rate May Vary

Important Information About Your Account

23

1130

BANK OF AMERICA
P.O. BOX 15726
WILMINGTON, DE 19886-5726



JOAN A TOPALIAN
60 COURTLAND DR
NARRAGANSETT RI 02882-1217-603

☐ Check here for a change of mailing address or phone number(s).
Please provide all corrections on the reverse side.

Payment Information

ACCOUNT NUMBER: 6048

NEW BALANCE TOTAL: \$7,062.76

PAYMENT DUE DATE: 12/22/06

TOTAL MINIMUM
PAYMENT DUE
\$258.00

Enter Payment Amount Enclosed:

\$

Mail this payment coupon along with a
check or money order payable to: BANK OF AMERICA

